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January 25, 2019

Fay Servicing, LLC
901 S. 2nd St. Suite 201
Springfield, IL 62704**Sent via Certified Mail return receipt requested [7014 2120 0003 0670 7190]***In the Matter of:**

Borrowers' Names: Anthony and Tonya Copeland
Property Address: 5733 Daniel Drive
Bedford Heights, OH 44146
Mortgage Account No.: [REDACTED]

*****If responding to this correspondence by e-mail, please send to notices@dannlaw.com*****Re: Request for Information Pursuant to 12 C.F.R. § 1024.36**

Dear Sir or Madam:

This is a Request for Information related to your servicing of the above-referenced mortgage loan. All references herein are to Regulation X of the Mortgage Servicing Act as amended by the Consumer Financial Protection Bureau pursuant to the Dodd Frank Act. The written authority of the above-referenced borrower (the "Borrower") for this request to our law firm is enclosed.

Pursuant to 12 C.F.R. § 1024.36(c), you must provide our office with a written response acknowledging your receipt of this request within five (5) business days of such. Pursuant to 12 C.F.R. § 1024.36(d)(ii)(2)(B), you must provide the information requested herein, *infra*, within thirty (30) business days of your receipt of this request.

Please provide the following information within the time periods noted herein:

1. An exact reproduction of the life of loan mortgage transaction history for this loan from the contract system of record from your electronic software program for this loan. For purposes of identification, the life of loan transaction history means any software program or system by which the servicer records the current mortgage balance, the receipt of all payments, the assessment of any late fees or charges, and the recording of any corporate advances for any fees

Mailing Address
PO Box 6031040
Cleveland, OH 44103DannLaw.com
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or charges including but not limited to property inspection fees, broker price opinion fees, legal fees, escrow fees, processing fees, technology fees, or any other collateral charge. Also, to the extent this life of loan transaction history includes in numeric or alpha-numeric codes, please attach a complete list of all such codes and state in plain English a short description for each such code.

2. Copies of any and all servicing notes related to your servicing of the above-referenced mortgage loan from January 10, 2014.
3. Copies of any and all broker's price opinions you performed or otherwise obtained for the above-referenced property in relation to the above-referenced mortgage loan.
4. The physical location of the original note related to the above-referenced mortgage loan.
5. A true and accurate copy of the original note related to the above-referenced mortgage loan.
6. The identity, address, and other relevant contact information for the custodian of the collateral file containing the original collateral documents for the above-referenced mortgage loan, including, but not limited to the original note.
7. A detailed copy of your last two (2) analyses of the escrow account of the mortgage.
8. A copy of an accurate and up-to-date reinstatement quote and/or reinstatement letter showing the exact amount needed to cure any default or delinquency on the above-referenced loan as well as a date through which such amount is to remain good and valid.

Best Regards,

A handwritten signature in cursive script that reads 'Whitney E. Kaster'.

Whitney E. Kaster, Esq.

Enclosure

cc: rjsykora@manleydeas.com



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In the Matter of:
Borrower(s): Anthony and Tonya Copeland

Property Address: 5733 Daniel Drive Bedford Heights OH 44146

Mortgage Loan No.: [REDACTED]

Re: Written Consent/Authorization for Requests for Information & Notices of Error

To Whom It May Concern:

I/We, the borrower(s), do hereby authorize and provide our written consent and authorization for Fay Servicing, the Servicer of the above-referenced loan, to fully cooperate with, comply with, and provide any and all information requested or demanded by and through any and all Requests for Information and/or Notices of Error pertaining to our loan, pursuant to the Real Estate Settlement and Procedures Act (Regulation X) and/or the Truth in Lending Act (Regulation Z) which may be sent by Attorneys on our behalf. Said counsel represents us in any and all pending or contemplated legal matters concerning the above-referenced loan. Please respond to any and all such Requests and Notices at the following address:

DannLaw
P.O. Box 6031040, Cleveland, OH 44103

Signed: Anthony Copeland Date: 01/11/2019

Print Name: Anthony Copeland

Signed: Tonya Copeland Date: 01/11/2019

Print Name: Tonya Copeland

Mailing Address
PO Box 6031040
Cleveland, OH 44103

DannLaw.com
[877] 475-8100






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 SIGNED	01/11/2019 11:25:18 UTC-5	Signed by Antonette Scharsu (antonette@dannlaw.com) IP: 162.254.153.226
 SENT	01/11/2019 11:25:20 UTC-5	Sent for signature to Anthony and Tonya Copeland (anthonylcpeland@netzero.net) from antonette@dannlaw.com IP: 162.254.153.226
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